

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	MURRAY J NOVAK	§	Case No.: 09-40601
	JOAN M NOVAK	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/28/2009.
- 2) This case was confirmed on 02/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/11/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/10/2010, 09/13/2010.
- 5) The case was converted on 10/28/2010.
- 6) Number of months from filing to the last payment: 12
- 7) Number of months case was pending: 13
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 43,800.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 5,850.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 5,850.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,299.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 377.00
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 2,676.00**

Attorney fees paid and disclosed by debtor **\$ 226.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL	SECURED	74,826.00	.00	.00	.00	.00
AMERICAN GENERAL	SECURED	NA	.00	.00	.00	.00
CROWN MORTGAGE CORP	SECURED	110,401.47	90,871.17	.00	.00	.00
CROWN MORTGAGE CORP	SECURED	NA	24,564.51	24,959.51	3,174.00	.00
APPLIED BANK	UNSECURED	611.00	NA	NA	.00	.00
DR WATERS OF NORTH A	UNSECURED	465.00	NA	NA	.00	.00
PARKVIEW ORTHOPEDIC	UNSECURED	294.00	NA	NA	.00	.00
CHRIST HOSPITAL	UNSECURED	691.00	NA	NA	.00	.00
CHRIST HOSPITAL	UNSECURED	288.00	NA	NA	.00	.00
CHRIST HOSPITAL	UNSECURED	260.00	NA	NA	.00	.00
CHRIST HOSPITAL	UNSECURED	253.00	NA	NA	.00	.00
COMCAST CHICAGO	UNSECURED	461.00	NA	NA	.00	.00
MIDWEST ORTHOPAEDIC	UNSECURED	1,628.00	NA	NA	.00	.00
HIGH TEC MEDICAL PAR	UNSECURED	299.00	NA	NA	.00	.00
ACMC PHYSICIAN SERVI	UNSECURED	210.00	NA	NA	.00	.00
ACMC PHYSICIAN SERVI	UNSECURED	210.00	NA	NA	.00	.00
ACMC PHYSICIAN SERVI	UNSECURED	128.00	NA	NA	.00	.00
CHRIST MEDICAL CENTE	UNSECURED	1,692.00	NA	NA	.00	.00
CHRIST MEDICAL CENTE	UNSECURED	1,129.00	NA	NA	.00	.00
CHRIST MEDICAL CENTE	UNSECURED	200.00	NA	NA	.00	.00
PLAINS COMMERCE BANK	UNSECURED	324.00	NA	NA	.00	.00
BRIDGEVIEW DENTAL OF	UNSECURED	1,157.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	2,636.00	2,444.25	2,444.25	.00	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ACL LABORATORIES	UNSECURED	194.00	NA	NA	.00	.00
CROWN MORTGAGE CO	OTHER	NA	NA	NA	.00	.00
NICOR GAS	UNSECURED	NA	1,083.69	1,083.69	.00	.00

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Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	24,959.51	3,174.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	24,959.51	3,174.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	3,527.94	.00	.00

Disbursements:

Expenses of Administration	\$ 2,676.00	
Disbursements to Creditors	\$ 3,174.00	
TOTAL DISBURSEMENTS:		\$ 5,850.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/23/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.